

ESSEX

OPEN ENROLLMENT | OCTOBER 28 – NOVEMBER 13, 2020

FREQUENTLY ASKED QUESTIONS

How do I enroll?

Essex will automatically enroll United Healthcare members into the Cigna plan at the same coverage level you were at in 2020. If you'd like to make a change, such as adding or dropping dependents, or switching to Kaiser, you may do so during Open Enrollment.

United Healthcare EPO to Cigna Open Access Plus - What do I need to know?

Our new healthcare network is Cigna Open Access Plus. Only providers in this network are covered in the new plan. Essex made every effort to match the benefits of the UHC plan, though associates will notice some plan changes. For example, Members will be responsible for a \$200 annual deductible, and then copays. Complete details can be found in the full benefits guide.

I am currently enrolled in Kaiser. Will that still be available?

Yes. There will be some changes to the Kaiser plan so that it continues to be as similar as possible to the Cigna plan. For example, outpatient surgery procedure copays and specialist office visit copays are increasing in both CA and WA. In CA, the emergency room copay will also be increasing from \$200 to \$250. Complete details can be found in the full benefits guide.

Will my cost-per-paycheck be increasing?

With the cost of medical care rising, you will see a slight change in your cost-per-paycheck beginning in January 2021. However, we are delighted to tell you this should be minimal. On average for both the Cigna and Kaiser plans, you will see an increase of \$5 to \$17 in your cost-per-paycheck.

Why did we switch from UHC to Cigna?

In preparation for Open Enrollment each year, Essex reviews vendor partners and benefit plans to make sure they're providing a favorable employee experience while keeping up with benefit trends and market changes. We also look at overall plan costs to make sure they remain competitive and provide exceptional value.

Based on this year's findings, we decided to move our medical plan from UHC to Cigna. We recognize that changing insurance coverage can be disruptive, but we believe the long-term benefits of making the change will outweigh any short-term inconvenience. We believe Cigna will provide the best experience for you and your enrolled dependents – based on Cigna's concierge-like, 24/7 customer service, their robust web portal and mobile app, and their extensive network of over 15,000 facilities and 840,000 doctors.

Does Cigna have a website/member portal?

Yes. On or after January 1, 2021, you will be eligible to register for an account at [MyCigna.com](https://www.mycigna.com). At that time, you will be able to view your benefits, manage and track claims, find doctors, compare prescription drug prices, print your ID card, and more.

Follow these easy steps register on or after January 1, 2021:

- Visit [MyCigna.com](https://www.mycigna.com)
- Select *Register Now*
- Enter the requested information
 - You will need your Social Security Number or your Cigna Member ID if you have already received your ID card.)
- Confirm your identity.
- Create your security information and provide your primary email address
- Review and submit your completed registration

Is there someone at Cigna I can talk to about their plan before January 1, 2021?

Yes. You can call Cigna’s pre-enrollment line at (888) 806-5042.

Will I have to choose new doctors?

Not necessarily. Cigna has an extensive network, so it’s possible that your provider participates as a member of both UHC and Cigna. To confirm whether your provider is in Cigna’s Open Access Plus (OAP) network, choose the option that’s most convenient for you:

- Search the Cigna Open Access Plus directory to see if your current providers or facilities are in the Cigna network:
 - Visit [Cigna.com](https://www.cigna.com)
 - Click on *Find a Doctor*
 - Select *Covered through Employer or School*
 - Enter your location
 - Search by doctor type, name or facility
 - Select the *Open Access Plus, Open Access Plus Tiered or Open Access Plus, OA Plus, ChoiceFund OA Plus* plan
- Call the Cigna pre-enrollment line at (888) 806-5042
- Ask your provider’s office directly if they are contracted with Cigna. Many providers will say they “accept” or “take” Cigna, but that does not mean that they are contracted to be part of Cigna’s network.

I have a doctor’s appointment in early January and confirmed the provider is in the Cigna network.

What else do I need to do?

When you arrive at your appointment, let your doctor know your medical coverage changed effective January 1, 2021, and present your new Cigna ID card. If your card has not arrived by mail before the date of your appointment, you may print a temporary card after you register on the Cigna portal.

I’m undergoing treatment and discovered my provider is not in Cigna’s network. What are my options? You may be eligible for Transition of Care as a new Cigna enrollee. You can learn more about this process by calling Cigna’s pre-enrolment line at (888) 806-5042

I take prescription meds that are covered by UHC. How do I know they are covered by Cigna? Will my copay be the same?

Your cost-share for prescriptions is based on the drug's tier within Cigna's formulary, which may be different from UHC. To find out whether a specific medication is covered by Cigna and what your cost will be, choose the option that's most convenient for you:

- Visit the 2021 Cigna Drug Lists
 - Scroll down to the *Select a Drug List* menu
 - Select *Standard 3 Tier*
 - Search for a specific drug or browse the entire formulary from A-Z
- Call the Cigna pre-enrollment line at (888) 806-5042

IMPORTANT REMINDERS

Do you want a Flexible Spending Account (FSA) in 2021?

You must enroll or re-enroll in health and dependent care FSAs during Open Enrollment if you want to participate next year.

2020 FSA Deadlines

You can roll-over up to \$550 of unused Healthcare FSA funds for use in the next plan year. Unused amount above \$550 will be lost.

The last day to incur 2020 health or dependent care expenses is December 31, 2020. The last day to submit all 2020 outstanding claims is March 31, 2020.